

Here's a handy list of things to look for when assessing a property. If items on the list do not meet your standards, you will have to either fix them yourself or pay someone else to fix them. Factor the cost of essential repairs into the price of a property.

Internal areas

General

- Water stains or mould indicating leaks or floods
- Smells of pets or dampness
- Foot traffic flow between rooms and open plan zones, and indoor-outdoor
- Check for natural light by turning lights off. Turn lights on to check level of artificial lighting and confirm that lights are working
- Electrical outlets, phone jacks: check quantity and location
- Noise levels from proximity to neighbours and road, nearby factories and railway lines
- Type of heating and placement of vents; functioning fireplaces and chimneys
- Insulation and double glazing
- Consider testing for asbestos and P-lab contamination
- Check the general condition of windows and door frames for rust, gaps and mould

Kitchen

- Storage and bench space for appliances and utensils
- Extraction fan or range hood. Check functionality, age and noise level
- Check age and condition of appliances and whether they are listed as chattels
- Electrical outlets. Check quantity and location

Bathrooms

- Check age of fittings
- Turn shower on; run taps and flush lavatory to check water pressure
- Ventilation through windows and extraction fan
- Check for water damage, cracked tiles and peeling paint
- Storage sufficient for toiletries, towels, medicines and cleaning products
- Working heated towel rails and mirrors

Laundry

- Existing fittings to connect washing machine
- Air venting system for the dryer
- Storage space for vacuum cleaner, broom, clothes basket, bed linen and clothes rack

Bedrooms

- Sufficient bedrooms for a growing family and guests
- Measure for furniture fit and storage space
- Check wardrobe space
- Electrical outlets, phone jacks: check quantity and location

Living and Dining

- Electrical outlets, phone jacks, data points: check quantity and location
- Check space for open plan living, and flow between kitchen and dining areas
- Play zone or room for kids
- Storage for ornaments, books, sound system and television
- Zone or separate room for computer or home office

Basement

- Visible plumbing: check age, material and condition
- Material and condition of foundations and piles

Garage

- Check for fit of vehicles, bicycles, recycling bins, storage of sports equipment and bulky items
- Hobby or workshop area
- Space for a drier if no room in laundry
- Internal secure access to house

External areas

General

- Locate aerial, Sky Dish and broadband cabling entry
- Locate electrical earthing wire
- Locate water main and outside taps
- Consider where rubbish and recycling will be stored and how easy it is to remove from the property

The roof

- Material and condition of roofing cladding
- Skylights must be watertight
- Check whether chimneys are an earthquake risk and need strengthening
- Downpipes and spouting should be in good condition

Tip: Visit the house on a rainy day and watch the guttering in action to see if the section drains quickly

Walls

- Material and condition of exterior cladding; check for cracks
- Material and condition of window joinery

Decks

- Material and condition of decks and balustrades, and signs of water damage in rooms below decks

Garden

- Look for maintenance of garden, pathways, gates and fences
- Consider security of pets and small children
- Ask about any protected trees
- Look for noxious weeds, poisonous plants and toxic rubbish
- Check local council files for properties on contaminated ground
- Consider condition of driveway

Canterbury properties

- Find out whether the house was earthquake damaged; whether an EQC or insurer's claim was lodged; whether repairs are complete and certified; and get a builder's report.
- Find out what the Technical Category of the land is. This will affect cost of insurance premiums.
- Consider taking over the vendor's insurance policy if the property is currently insured.

Essential Questions

Ask your agent or the seller these questions. Answers to many of these can also be found on the local authority's rates notices, on the Land Information Memorandum (LIM) and through Quotable Value New Zealand (QV) online. The agent or vendor should have the LIM, rates and EQC information at hand.

1. Why are they selling?
2. How long has it been on the market?
3. What is the government rating valuation for the property?
4. How much are the rates?
5. What material is used for insulation, and where?
6. Will the house need rewiring? If it has been rewired recently, is there a Certificate of Compliance from the electrician?
7. Has the house had any additions or renovations? Have all building consents been obtained and signed off?
8. What chattels are staying with the house?
9. When was it built? Note that 'leaky homes' were built between 1985-2003. You might need a Weather Tightness Report.
10. What is the Technical Category of the land?
11. Is the house in a Flood Risk Zone? In these areas, all new homes and commercial buildings will be required to have their floor levels at a height that protects them from flooding events.